

### CLAIMS

The embodiments of the invention in which an exclusive property or privilege is claimed are defined as follows:

- 1 1. A method for identifying recipients of a communication regarding a financial  
2 product, comprising:  
3 determining a plurality of segments from a plurality of potential recipients  
4 of a communication regarding a financial product, wherein each of said plurality  
5 of segments includes at least one member of said plurality of potential recipients  
6 and has an associated response rate, wherein a segment's associated response rate  
7 is indicative of a member of said segment exhibiting a designated behavior after  
8 receiving said communication;  
9 determining at least one criterion associated with said communication  
10 regarding a financial product; and  
11 determining at least one of said plurality of segments that may be used to  
12 satisfy said at least one criterion.
- 1 2. The method of claim 1, wherein said determining a plurality of segments from a  
2 plurality of potential recipients of a communication regarding a financial product  
3 includes at least one of the following:  
4 receiving demographic information regarding at least one of said plurality  
5 of potential recipients;  
6 receiving credit history information regarding at least one of said plurality  
7 of potential recipients;  
8 receiving lifestyle information regarding at least one of said plurality of  
9 potential recipients; and  
10 receiving credit performance information regarding at least one of said  
11 plurality of potential recipients.

1 3. The method of claim 1, wherein said determining a plurality of segments from a  
2 plurality of potential recipients of a communication regarding a financial product  
3 includes at least one of the following:

4 determining a score for at least one of said plurality of potential recipients  
5 based on designated variables, said score being indicative of said at least one of  
6 said plurality of potential recipients exhibiting said designated behavior; and  
7 determining responses by at least some of said plurality of potential  
8 recipients to at least one previous communication regarding said financial  
9 product.

1 4. The method of claim 1, wherein said determining at least one criterion associated  
2 with said communication regarding a financial product includes receiving data indicative  
3 of said at least one criterion.

1 5. The method of claim 1, wherein said determining at least one of said plurality of  
2 segments that may satisfy said at least one criterion includes at least one of the following:  
3 selecting segments that provide a response rate required by said at least  
4 one criterion;  
5 selecting segments that provide a recipient pool size required by said at  
6 least one criterion; and  
7 selecting segments of members to which said communication can be sent  
8 for a cost less than a maximum cost required by said at least one criterion.

1 6. The method of claim 1, further comprising:  
2 determining a response rate for at least one of said plurality of segments.

1 7. The method of claim 1, further comprising:  
2 determining an indicative characteristic for at least one of said plurality of  
3 segments.

- 1 8. The method of claim 1, further comprising:  
2 providing said communication.
- 1 9. The method of claim 1, further comprising:  
2 providing a notification regarding at least one of said plurality of segments  
3 that may satisfy said at least one criterion.
- 1 10. The method of claim 1, wherein said communication comprises at least one of the  
2 following:  
3 an email message;  
4 an instant message communication;  
5 a letter;  
6 an electronic signal; and  
7 a message sent to a postal address.
- 1 11. The method of claim 1, further comprising:  
2 determining said at least one criterion.
- 1 12. The method of claim 1, further comprising:  
2 determining said designated behavior.
- 1 13. The method of claim 1, wherein said designated behavior includes at least one of  
2 the following:  
3 use of said financial product;  
4 incremental use of said financial product;  
5 purchase of a product with said financial product;  
6 signing up for a credit card; and  
7 agreeing to accept a credit card.

1 14. The method of claim 1, wherein said designated behavior includes at least one of  
2 the following:  
3 incremental use of said financial product over non-recipients of said  
4 communication.

1 15. The method of claim 1, wherein said financial product includes at least one of the  
2 following:  
3 a credit card; and  
4 a debit card.

1 16. The method of claim 1, further comprising:  
2 determining information regarding at least one of said plurality of  
3 potential recipients.

1 17. The method of claim 16, wherein said determining information regarding at least  
2 one of said plurality of recipients includes at least one of the following:  
3 receiving a list of at least two of said plurality of potential recipients;  
4 receiving demographic information regarding at least one of said plurality  
5 of potential recipients;  
6 receiving credit history information regarding at least one of said plurality  
7 of potential recipients;  
8 receiving lifestyle information regarding at least one of said plurality of  
9 potential recipients; and  
10 receiving credit performance information regarding at least one of said  
11 plurality of potential recipients.

1 18. The method of claim 1, further comprising:  
2 determining use by at least one of said plurality of potential recipients of  
3 said financial product.

1 19. The method of claim 1, wherein said at least one criterion includes at least one of  
2 the following:

3 a desired minimum response rate to said communication;  
4 a desired minimum recipient pool size;  
5 a desired maximum recipient pool size; and  
6 a maximum allowable cost associated with said communication.

1 20. The method of claim 1, further comprising:  
2 determining said plurality of potential recipients.

1 21. The method of claim 1, further comprising:  
2 selecting said communication.

1 22. The method of claim 1, wherein said communication includes an offer regarding  
2 said financial product.

1 23. A method for providing a communication regarding a financial product,  
2 comprising:  
3 providing a first communication regarding a financial product to a  
4 plurality of recipients;  
5 determining a plurality of segments of said plurality of recipients, wherein  
6 each of said plurality of segments includes at least one of said plurality of  
7 recipients;  
8 determining at least one criterion associated with a second communication  
9 regarding said financial product;  
10 determining at least one of said plurality of segments needed to satisfy  
11 said at least one criterion; and  
12 providing said second communication to at least one member of said  
13 determined at least one of said plurality of segments.

1 24. The method of claim 23, wherein said providing a first communication regarding  
2 a financial product to a plurality of recipients includes at least one of the following:  
3 emailing said first communication to at least one of said plurality of  
4 recipients;  
5 mailing said first communication to at least one of said plurality of  
6 recipients;  
7 sending said first communication to at least one of said plurality of  
8 recipients via an instant message communication;  
9 sending said first communication to at least one of said plurality of  
10 recipients via a wireless transmission; and  
11 sending said first communication to at least one of said plurality of  
12 recipients via and email message.

1 25. The method of claim 23, wherein said providing said second communication to at  
2 least one member of said determined at least one of said plurality of segments includes at  
3 least one of the following:  
4 emailing said second communication to at least one of said plurality of  
5 recipients;  
6 mailing said second communication to at least one of said plurality of  
7 recipients;  
8 sending said second communication to at least one of said plurality of  
9 recipients via an instant message communication;  
10 sending said second communication to at least one of said plurality of  
11 recipients via a wireless transmission; and  
12 sending said second communication to at least one of said plurality of  
13 recipients via an email message.

1 26. The method of claim 23, further comprising:  
2 selecting said first communication.

- 1 27. The method of claim 23, further comprising:  
2 selecting said second communication.
28. The method of claim 23, further comprising:  
determining a characteristic indicative of at least one of said plurality of  
segments.
- 1 29. The method of claim 23, wherein a segment includes a person in said plurality of  
2 recipients that has an indicative characteristic associated with said segment.
- 1 30. A method for promoting a financial product, comprising:  
2 providing a first communication regarding a financial product to a  
3 plurality of recipients;  
4 determining a plurality of segments, wherein each of said plurality of  
5 segments includes at least one member of said plurality of recipients and has an  
6 associated indicative characteristic, wherein a segment's associated indicative  
7 characteristic is indicative of a member of said segment exhibiting a designated  
8 behavior after receiving said first communication;  
9 determining at least one criterion associated with a second communication  
10 regarding said financial product;  
11 determining at least one of said plurality of segments needed to satisfy  
12 said at least one criterion; and  
13 providing said second communication to at least one member of said  
14 determined at least one of said plurality of segments.
- 1 31. A method for providing a communication regarding a financial product,  
2 comprising:  
3 determining a plurality of segments, wherein each of said plurality of  
4 segments includes at least one member of a plurality of potential recipients of a  
5 communication regarding said financial product and has an associated response

6 rate, wherein a segment's associated response rate is indicative of a member of  
7 said segment exhibiting a designated behavior after receiving said  
8 communication;

9 determining at least one criterion associated with said communication  
10 regarding said financial product;

11 determining at least one of said plurality of segments needed to satisfy  
12 said at least one criterion; and

13 providing a notification regarding said at least one of said plurality of  
14 segments needed to satisfy said at least one criterion.

1 32. The method of claim 31, further comprising:

2 providing said communication to at least one member of said determined  
3 at least one of said plurality of segments.

1 33. A method for providing a communication regarding a financial product,  
2 comprising:

3 determining a plurality of segments, wherein each of said plurality of  
4 segments includes at least one member of a plurality of potential recipients of a  
5 communication regarding a financial product and an associated score indicative of  
6 a member of said segment exhibiting a desired behavior after receiving said  
7 communication;

8 selecting at least one of said plurality of segments to provide said  
9 communication; and

10 providing said communication to at least one member of said determined  
11 at least one of said plurality of segments.

1 34. A system for determining a recipient of a communication regarding a financial  
2 product, comprising:

3 a memory;



4 a communication port; and  
5 a processor connected to said memory and said communication port, said  
6 processor being operative to  
7 determine a plurality of segments from a plurality of potential  
8 recipients of a communication regarding a financial product, wherein each  
9 of said plurality of segments includes at least one member of said plurality  
10 of potential recipients and has an associated response rate, wherein a  
11 segment's associated response rate is indicative of a member of said  
12 segment exhibiting a designated behavior after receiving said  
13 communication;  
14 determine at least one criterion associated with said  
15 communication regarding a financial product; and  
16 determine at least one of said plurality of segments that may be  
17 used to satisfy said at least one criterion.

- 1 35. A computer program product in a computer readable medium for determining at  
2 least one recipient of a communication regarding a financial product, comprising:  
3 first instructions for identifying a plurality of segments from a plurality of  
4 potential recipients of a communication regarding a financial product, wherein  
5 each of said plurality of segments includes at least one member of said plurality of  
6 potential recipients and has an associated response rate, wherein a segment's  
7 associated response rate is indicative of a member of said segment exhibiting a  
8 designated behavior after receiving said communication;  
9 second instructions for identifying at least one criterion associated with  
10 said communication regarding a financial product; and  
11 third instructions for identifying at least one of said plurality of segments  
12 that may be used to satisfy said at least one criterion.